THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al.

Art Unit: 3628

Serial No.: 09/737,037

Examiner: Frantzy Poinvil

Filed: December 14, 2000

For: METHODS AND SYSTEMS

FOR AUTOMATED INFERRED

VALUATION OF CREDIT

SCORING

AMENDMENT

Hon. Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action dated March 29, 2004, Applicants respectfully request consideration and entry of the following amendment.

4-21-04

85CF-00103 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al.

Art Unit: 3628

Serial No.: 09/737,037

Examiner: Frantzy Poinvil

Filed: December 14, 2000

For: METHODS AND SYSTEMS

FOR AUTOMATED INFERRED VALUATION OF CREDIT

SCORING

APR 2 8 2004 GROUP 3600

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

TRANSMITTAL

1. Transmitted herewith is:
Transmittal (3 pgs., in duplicate); Amendment in Response to Office Action dated
March 29, 2004 (9 pgs.); Return post card

STATUS

2. Applicant

claims small entity status. is other than a small entity.

CERTIFICATE OF MAILING BY EXPRESS MAIL TO THE COMMISSIONER FOR PATENTS

Express Mail No. EV299863795US

Date: April 20, 2004

I hereby certify that the documents listed above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Commissioner for Patents, P.O. Box 1450,

Alexandria, VA 22313-1450.

Daniel M. Fitzgerald, Reg. No. 38,880

	(a)	No additional fee for Claims is required
		OR
	(b)	Total additional fee for claims required \$
		FEE PAYMENT
5.		Attached is a check in the sum of \$
		Charge Deposit Account No. 01-2384 the sum of \$ A duplicate of this transmittal is attached.
		FEE DEFICIENCY
6.		If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.
		AND/OR
		If any additional fee for claims is required, charge Deposit Account No. 01-2384.
7.		Other:
		Daniel M. Fitzgerald Reg. No. 38,880 ARMSTRONG TEASDALE LLP One Metropolitan Square, Suite 2600 St. Louis, MO 63102 314/621-5070